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FUTURE OF BUSINESS

The CEO's Guide to leveraging tech for winning in
the post-disruption era

Co-authored by senior CIOs of 72 large Indian organizations





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TRACK TECHNOLOGY • BUILD BUSINESS • SHAPE SELF

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The Indian CEO's guide to leveraging technology for
winning in the post-disruption era

**Based on deliberations of 72 leading Indian CIOs
in an intensive consultative workshop**



FUTURE OF BUSINESS

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The Future of Business

The Indian CEO's Guide to Leveraging Tech
for Winning in the Post-Disruption Era

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Vikas Gupta

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PUBLISHER'S NOTE

Technology Will Underpin the Future of Business

In an increasingly volatile economic environment, where business leaders are focussing on taking bold actions that can help their organizations become more innovative, productive and cost-effective, the pivotal question on every CEO's mind is: which technologies can help with achieving strategic business goals?

Going beyond the 'what' and 'why' of specific technologies, the focus is now on the 'how.' CEOs want to know which technologies can help address particular

Whether the goal is to improve customer experiences, optimize talent management, streamline business processes, or explore new revenue opportunities, this book summarizes what's feasible—and how to do it.

goals and what they, as business leaders, can do to facilitate the successful utilization of the solutions in the organization.

Our book, *The Future of Business*, aims to help CEOs like you address this question. Whether the goal is to improve customer experiences, optimize talent management, streamline business processes, or explore new revenue opportunities, this book summarizes what's feasible—and how to do it.

The architects of this book are the very guardians of enterprise technology—CIOs and CTOs. Their insights form the backbone of the content, derived from focused group discussions and intense deliberations at our annual CIO and Leader summit in Agra, in August 2023. These insights were refined in subsequent group sessions. Our editorial and creative teams played a role in consolidating this content, and shaping the final product—which is now in your hands.

The book is organized into chapters focusing on business priorities, rather than technologies. For instance, if enhancing user experience is your foremost concern, you can start with that chapter. If you intend to have an AI strategy or focus on employee collaboration, then those chapters await your attention. Each chapter is succinct, with key takeaways summarized in bullet points for easy reference. Every chapter has recommended CEO interventions.

The overall message of the book is: responsible practices and effective change management are critical to realizing the potential of IT—and the future of business. And as a CEO, you will need to communicate your vision—and help drive the shift!

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FROM THE EDITORS

Transformation with Technology: CIO Insights for CEOs

Today, the consensus amongst business leaders is clear: technology is a key factor in delivering competitive products and services. Whether enhancing customer experiences, driving innovation, or generating insights, technology underpins business operations and services.

For CEOs, the task of planning for business transformation has become the new imperative. But, envisioning how technology-driven action plans can shape the future of business is a major challenge. And who is best placed to provide guidance? The guardians of technology, the Chief Information Officers (CIOs).

At the 9.9 Group, we work closely with the community of CIOs and other senior technology leaders in user organizations to understand trends and address information needs. Our effort has

This book's purpose is to provide a concise strategic technology vision and actionable insights to CEOs and help them prepare their organizations for the future.

always been to leverage the collective insights of the IT leaders to help the community.

The book you currently hold in your hands, "Future of Business," is the outcome of the combined expertise and insights offered by these tech custodians. It is a valuable compendium of insights and advice, created in response to the community's specific requirements by leveraging the power of collective knowledge.

The document's purpose is to provide a concise strategic technology vision and actionable

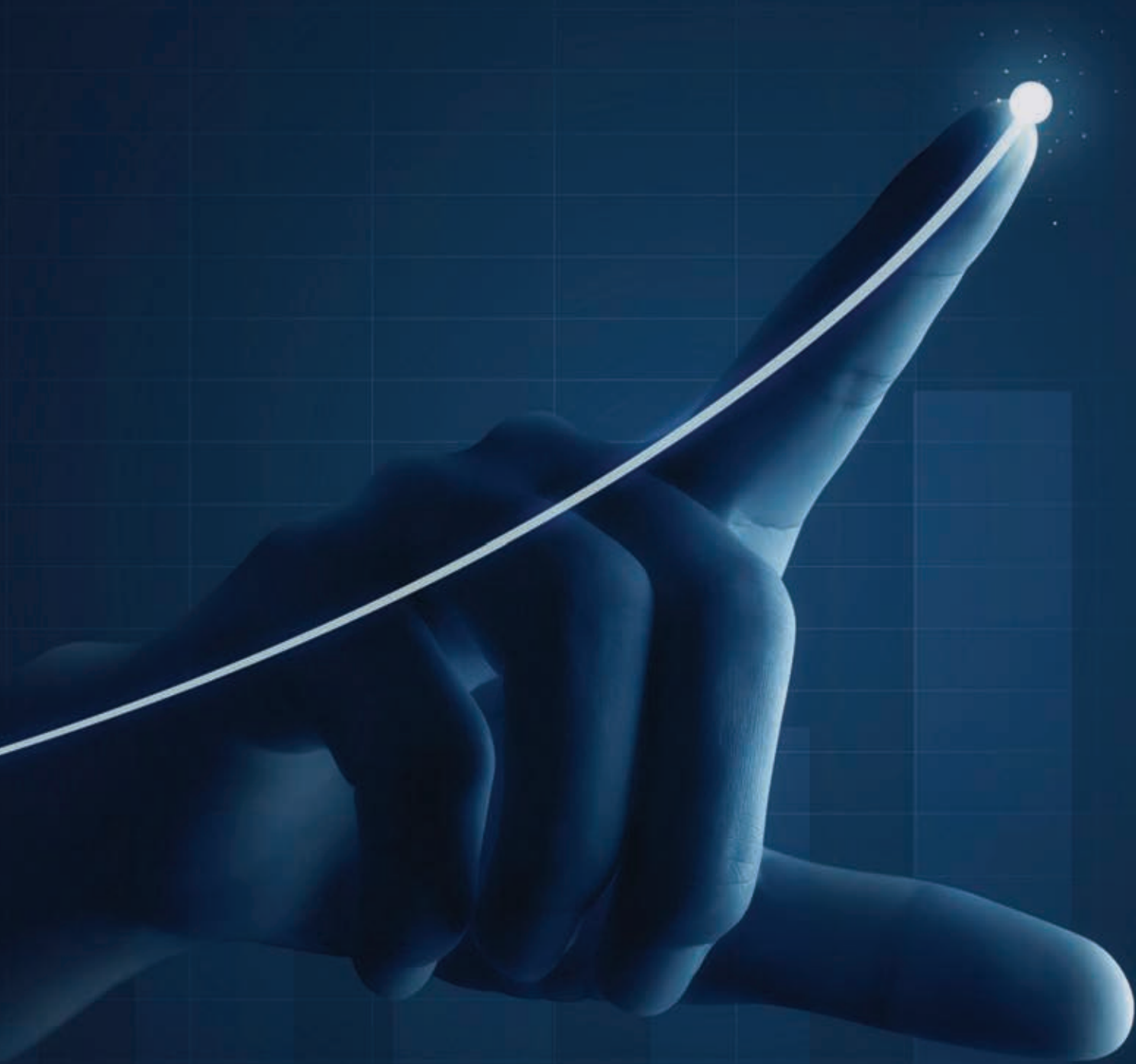
insights to CEOs and help them prepare their organizations for the future. To enhance the book's usefulness and relevance to the community of CEOs and business leaders, we have identified twelve distinct technology areas that will impact the Future of Business. Each of these topics underwent careful deliberation and discussion by independent committees of CIOs.

The core recommendations were finalized during focus group meetings, with the committee producing an analysis and making recommendations during our 24th Annual CIO&Leader Conference earlier this year. The committees presented a summary of their deliberations to all CIOs attending the conference, for suggestions and feedback.

The CIOs, who are the authors of this book, not only have an in-depth understanding of technology and its business implications but are also keenly aware of the ground realities in India. Consequently, their recommendations, which are encapsulated in this book, are not only insightful but also practical and actionable.

The book also includes brief profiles of all the authors who have painstakingly contributed to its creation. Needless to say, the authors, as well as we, the editors, will be happy to receive your feedback and suggestions on how we can make it better.

The Top Priorities and Call to Action



Digital Infrastructure

Laying the Foundation for Business Operations

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The role of digital infrastructure in driving innovation, resilience, and user experience has never been so important as today.

As enterprises further accelerate their digital initiatives, their need for a more sophisticated digital infrastructure grows.

Organizations that do not act swiftly to map their infrastructure modernization needs will be left behind in the race, and will risk losing the confidence of their customers.

According to the EY report, “How to make sense of the digital economy and its uncertainties and opportunities”, four technologies have the potential to drive the most impact on business in the short run: cloud, IoT, artificial intelligence, and blockchain. They will primarily alter the strategy, workplace, customer, operations, and risk management aspects of the business.

Modernizing digital infrastructure is no longer just an IT focus area but a fundamental business need. During the recent global health crisis, enterprises with robust digital foundations transitioned to remote work and remained operational, ensuring their employees stayed productive. Those overlooking network modernization across essential service functions risk failure or a competitive disadvantage.

Modern businesses need tools that enable faster and more effective operations and greater flexibility, deliver exceptional user value, and help process optimization and automation securely. Such infrastructure forms a resilient backbone to counter network disruptions or outages. The digital

Technologies that can be used

- Cloud, hybrid cloud, and converged platforms
- IoT
- 5G and edge data centers
- Infrastructure management tools
- Process optimization and automation solutions
- Leading practices implementation from consulting, SI ecosystem partners
- Risk assessment tools
- Leverage technology, platform, and solutions for business such as ERP/CRM/ITSM solutions/data and automation platforms supporting Quality, Services, Technology, and Pricing (QSTP) of the business and driving E2E Governance
- Converged platforms

infrastructure should be able to manage increased traffic volumes, analyze data in real time, and deliver actionable insights without compromising on quality.

CEOs at the helm of organizations must understand the transformative potential of digital infrastructure and collaborate closely with their technology leaders to steer their organizations toward success in the new era. Businesses at the forefront of leveraging new-age technologies

The transition to digital infrastructure from legacy systems needs high investments, exceptional connectivity, edge data centers, and an effective change management strategy.

today are better equipped to navigate complexities and prepare for future uncertainties. However, this journey can be challenging if not well-planned. The transition to digital infrastructure from legacy networks needs high investments, exceptional connectivity, edge data centers, and an effective change management strategy. Besides migration costs, data security is another big concern for leaders and hence needs careful planning.

Key Challenges

- Exponential growth in data and associated organizational challenges
- Lack of a good data strategy, data governance/ data policy is a problem
- High data security and migration costs
- Capability building (internal and partners) to drive the future-centric vision

Vision

To build a digital ecosystem to foster a sustainable business

Strategy

- End-to-end IT Assessment for as-is vs. to-be analysis
- Enterprise IT architecture analysis
- Implementation of strategic/digital transformation initiatives
- Slow to build market share and potential loss of business and market share

CEO Interventions

- Consider the efficiency of IT and the effectiveness of digital for the business
- Build customer-centric digital infrastructure strategy
- Champion new digital initiatives to drive business growth
- Establish a unified enterprise architecture prioritizing safety, security, and governance
- Expedite the onboarding process for partners

Connectivity

Eliminating Distance and Time Barriers

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In today's rapidly evolving business environment, reliable, high-speed, and secure connectivity is crucial for driving growth and thriving in the digital era. As the digital economy becomes all-pervasive, connectivity solutions play an increasingly critical role in helping enterprises boost productivity, ensuring improved customer experience, securing data management, and enhancing operational efficiency.

Modern enterprises, from start-ups to large enterprises, use next-generation connectivity solutions to enhance communications and collaboration within teams, directly improving productivity and ensuring superior customer experience. The foundation of next-generation connectivity solutions is necessary for new-age businesses that need to scale easily and quickly. New connectivity technologies, like 4G, 5G, Wi-Fi 6, and Low Earth Orbit (LEO) satellite constellations, among others, are redefining enterprise

Technologies that can be used

- Software-defined Wide Area Network (SD-WAN)
- 5G
- WiFi 6
- Multi-protocol Label Switching (MPLS)
- Cloud infrastructure
- Unified Communications (UC)

connectivity by enabling several pathbreaking use cases that allow businesses to improve operational efficiency and explore new business models.

Robust and high-speed connectivity solutions are also crucial to harness the full potential of cloud-based applications, a critical part of the enterprise's digital transformation journey. Modern network solutions are designed to improve cloud performance. The latest connectivity solutions put agility, flexibility and scalability at their core, thus offering enhanced value propositions to businesses that want to grow and gain a competitive edge.

The growing number of digital natives in the workforce expect a seamless digital experience, which is not possible with traditional connectivity solutions. In addition, with the remote and hybrid way of working becoming the norm, next-generation connectivity solutions are needed to ensure that diversely located teams are able to work seamlessly.

Even as the transition to next-generation connectivity solutions is inevitable, an organization must ensure that all the security and regulatory compliance requirements are adhered to.

Adopting a next-generation connectivity solution is a strategic decision that will have far-reaching consequences, impacting all operational areas. From providing a superior employee experience to ensuring faster time-to-market to building a sustainable organization, the right connectivity solution plays a critical role in the success of any organization now.

The latest connectivity solutions put agility, flexibility and scalability at their core, thus offering enhanced value propositions to businesses that want to grow and gain a competitive edge.

Vision

To leverage the next-generation connectivity solutions to enhance operational efficiency, improve workforce engagement, build a culture of innovation, and future-proof the network infrastructure.

Strategy

The next-generation connectivity solutions are continuously evolving. In this scenario, organizations must implement strategies that empower them to navigate the challenges and fully capitalize on the opportunities offered by next-gen connectivity.

- Thoroughly evaluate the organization's needs and business objectives before defining the connectivity requirements.
- Security and regulatory compliance must be part of the key considerations for zeroing in on the next-generation connectivity solution.
- The cost of training and upskilling the workforce should be included in the overall cost of the initiative.

- Clearly communicate security and regulatory compliance to the workforce to ensure greater adoption
- Consolidating all monitoring tools will help in the continuous evaluation of the entire infrastructure.

CEO Interventions

- Clearly define and communicate the organization's vision of utilizing next-generation connectivity solutions to realize its short-term and long-term business goals.
- Set milestones and regularly evaluate progress to ensure timely and smooth execution of the project.
- Lead by example by enthusiastically using the latest technologies to encourage wider user adoption.

Collaboration

Dismantling Organizational Boundaries

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Cultivating a growth mindset in an organization demands deep and continuous collaboration between the teams. A collaborative approach not only encourages creative and out-of-the-box thinking but also leads to more effective and faster decision-making.

However, developing a culture of collaboration is complex in the rapidly evolving work environment. The last few years have witnessed a growing acceptance of remote and hybrid working, making it tough to build an environment that fosters collaboration. The new hybrid workplace needs tools and applications that ensure seamless collaboration between diverse teams in different geographies while also ensuring data privacy and secure communication.

In this scenario, collaboration tools have emerged as an effective way for remote teams to interact, collaborate, and learn from each other. By ensuring regular exchange of information and ideas, they go a long way in building an environment that promotes creative and innovative thinking. Digital collaboration can go a long way in boosting productivity by streamlining administrative tasks, making it easier to contact the right person, and ensuring faster resolution to an issue.

In addition, it helps in building an open and connected work environment, which is critical in retaining employees and enhancing the organization's appeal to future employees. With the growing number of digital natives and Gen Z joining the workforce, the use of collaboration tools is essential, as they expect the

Technologies that can be used

- Performance Management Solutions
- Collaboration Platforms
- Integration Platforms
- Business Intelligence (BI) tools

convenience and agility of online tools and social media while communicating with colleagues as well. The growing popularity of collaboration tools is reflected in the rising revenue of India's collaboration software market, which is expected to grow at a Compound Annual Growth Rate (CAGR) of 7.62% from 2023 to 2028, according to Statista.

At the same time, using an enterprise collaboration application is not without challenges. Apart from the issues related to data privacy, senior leadership must navigate organizational silos and lack of acceptance of diverse experiences and cultural backgrounds to build a truly collaborative environment. In addition, managing diverse, non-uniform systems with users at varying levels of proficiency is a challenge as well.

Building a culture of collaboration for both internal as well as external stakeholders demands CEOs to prioritize collaboration to foster an environment that supports open sharing of ideas, which will eventually lead to greater business success in the long run.

Digital collaboration can go a long way in boosting productivity by streamlining administrative tasks, making it easier to contact the right person, and ensuring faster resolution of issues.

Vision

To leverage new-age, easy-to-use and secure collaboration applications/tools to bring down interdepartmental silos and promote innovation and creativity across the organization.

Strategy

A well-defined strategy that helps build trust between different stakeholders and encourages acceptance of diverse thoughts is critical to building a collaborative organization. We recommend the following:

- Set the tone by creating events and an environment that encourages regular exchange of ideas over digital platforms.
- Leverage user-friendly collaboration tools and applications to promote effective communication between the teams.
- Promote collaboration by regularly communicating compliance with the relevant data privacy regulations.
- Extend the solution footprint to the partner

ecosystem after ensuring data security and buy-in from the relevant stakeholders.

- Develop shared Key Performance Indicators (KPIs) to promote and encourage the use of collaboration tools.
- Multiple channels of collaboration, followed by a framework for the right use of channels by different levels of the workforce, can be created to enhance communication effectiveness.

CEO Interventions

- Align tools with organizational culture.
- Tailor training to roles for quick adoption.
- Actively engage with digital tools, encouraging innovation.
- Craft clear policies to foster collaboration.
- Monitor tool adoption for operational efficiency.

App Modernization

Accelerating Business Innovation

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Aging applications using obsolete technologies can be limiting since they deprive the organization of new-age capabilities and require significant time, effort, and money to support and maintain. In addition, legacy apps are not built for the cloud adoption, a crucial part of the digital transformation journey of most enterprises today.

What adds to the challenge is that these applications need to be more easily adaptable and cannot help businesses address the changing customer requirements and evolving business needs. They also come with limited ability to integrate with third-party systems, making it challenging for companies to add new partners.

Modernizing existing applications can be a game-changer for businesses looking to grow to the next level. It allows enterprises to maximize the returns from investments, thus freeing available capital and workforce for more strategic initiatives. It also enables organizations to add new features and services based on changing business goals.

Technologies that can be used

- Low-code/no-code Artificial Intelligence (AI) platforms
- Machine Learning (ML) tools
- Business Intelligence (BI) tools
- Cloud

Further, app modernization significantly enhances speed, reliability, and flexibility. A key benefit of app modernization is improved security. Automated bug fixes and security patches lead to more secure and enhanced performance. Legacy apps can make it difficult for organizations to scale while maintaining performance. Another significant advantage is that it leads to operational simplicity and enhanced productivity, freeing the workforce to work on more critical and innovative projects.

Even as the benefits of digital transformation of the apps are not in doubt, it comes with several challenges, including:

- It demands the active involvement of the senior management to carefully define the vision for the app as per the present as well as future goals of the organization.
- The technical challenges to ensure migration without any operational disruption need to be addressed by an able and adept team.
- The CEO must regularly monitor the initiative to ensure the timely and meticulous execution of the project.

Modernizing legacy applications benefits enterprises with improved performance, flexibility, and scalability. It also allows businesses to keep up with competition and the ever-evolving digital landscape.

Vision

To enhance organizational digital and operational capability to serve customers better by modernizing apps.

Modernizing apps allows enterprises to improve performance, flexibility, and scalability, enabling them to keep up with the ever-evolving digital landscape.

Strategy

The top management must commit to app modernization to maximize the value of their legacy applications even as they gain new capabilities to provide improved customer service. We recommend the following to achieve the same:

- The app modernization journey should be carefully planned to ensure minimal or no disruption.
- App modernization initiative must include proper upskilling of the workforce to leverage the available tools and new functionalities for maximum benefit.
- Thorough evaluation of the technology partners for the cloud should be carried out as cloud computing is a crucial aspect of app modernization.
- Organizational Change Management (OCM) planning is a crucial part of app modernization projects as it enables businesses to realize the intended return on investment by ensuring

improved adoption of new tools and processes.

- The project should be executed in a phased manner to ensure that technical glitches don't lead to operational disruptions.

CEO Interventions

- The CEO must ensure that the app modernization initiative is not only about technology upgradation. It demands a holistic approach across culture, technology, and processes.
- Employees should receive regular updates to ensure the app modernization aligns with the workforce's expectations.
- The Chief Security Officer should be part of the initiative to ensure the security aspect is not overlooked.

Analytics

Enabling Data-driven Decision-making

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Analytics is integral to modern businesses because it enables the leadership to leverage logic-based strategy and create targeted solutions by better understanding its customers.

Using data to gain actionable insights can unlock the growth potential of organizations. It involves collating and organizing relevant data from several sources to discover relevant insights.

Accenture says that data-driven organizations experience over 30% annual growth.

Leveraging data and analytics can give a

Technologies that can be used

- E-learning platforms for training the workforce
- Artificial Intelligence (AI)/Machine Learning (ML) tools to extract actionable insights from data
- Business Intelligence (BI) tools
- Data Mining tools
- Low Code/No Code platforms for speedy deployment
- Cloud Data Lakes for storage and easy access to data
- Data virtualization platforms

competitive edge by enabling organizations to identify patterns and trends before competitors. According to McKinsey Global Institute, data-driven organizations are 23 times more likely to acquire new customers. More importantly, the probability of achieving above-average profitability is 19 times higher for enterprises that focus on analytics, as per the same McKinsey survey.

A new-age data stack with data warehousing, integration, and visualization tools goes a long way in empowering organizations to gain an advantage over their competitors. Proper dataOps and data engineering practices ensure clean, accurate, and accessible data.

However, building a data-driven organization comes with several technical and cultural challenges:

- Legacy technology infrastructure limits the adoption of data-centric practices.
- Recruiting and retaining talent is tough because the demand for data scientists and technology professionals is high.
- Typically, data exists in silos in organizations. Collating structured and unstructured data from several data sources is a major challenge.
- Leaders may lack the required skills to drive data-centric decision-making in an organization.

Vision

To use analytics to optimize business performance, enhance efficiency, and make data-driven decisions.

Strategy

Building a data-driven organization demands

A new-age data stack with data warehousing, integration and visualization tools can empower businesses to gain a competitive edge.

rethinking processes and the traditional way of working.

We recommend the following:

- An analytics program should be designed to leverage an organization's structured and unstructured data.
- Assess the limitations of the existing data environment in your organization before building the roadmap for a more data-driven organization.
- Examine the industry-leading practices for leveraging data and analytics to decide on the best strategy for your organization.
- The success of the initiative depends on the quality of the data. Inaccurate and incomplete data will lead to incorrect and poor decisions.
- It is crucial to ensure compliance with data regulations.
- Training employees in data utilization is vital.

CEO Interventions

- A CEO should champion data-driven decision-making to promote a culture of relying on develop business strategy.
- Senior leadership must stress on learning programs to develop data skills, across all levels, to enable the workforce to understand the benefits of data-based decisions.
- Senior management must guard against over-reliance on data-driven decision-making and must ensure balance with other factors like intuition, experience and judgment.

Automation

**Driving Efficiency,
Accuracy and
Reliability**

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The cost benefits of automation are well documented and undeniable. However, it offers several other advantages, including improved efficiency and productivity and reduced human error, translates into better customer experience.

For senior management, automation is a sure-shot way to improve business results and deliver better value to the stakeholders. In addition, automation can use Artificial Intelligence (AI) to learn, adapt, and make decisions in real time. This enables organizations to use automation, AI, and real-time data together to deliver personalized customer experience at scale even as they drive higher levels of operational efficiency. By 2025, it is expected to contribute around \$450-500 billion to India's GDP, accounting for around 10% of the country's goal of becoming a \$5 trillion GDP, according to a TeamLease Digital study.

Automating repetitive and mundane tasks can play a crucial role in increasing employee satisfaction by ensuring work-life balance, leading to an improved workforce retention rate. It also helps create space for innovation by freeing up capital as well as human resources. Automation is not just an integral part of the digital transformation journey of enterprises but is emerging as a crucial factor in ensuring the long-term growth and profitability of any business. An ideal automation deployment should be easy to install and would require minimal training.

However, implementing automation can be hampered by several challenges, including:

- Ill-defined vision

Technologies that can be used

- Augmented Reality (AR)
- Virtual Reality (VR)
- Artificial Intelligence (AI)
- eLearning platforms
- Automation platforms
- Business Process Management tools
- Robotic Process Automation (RPA)

- Lack of skilled workers
- Resistance from the workforce
- Lack of seamless workflows
- Security threats
- misidentification of the right processes to automate
- Lack of a roadmap for end-to-end automation

Any automation initiative involves massive changes across the organization and the senior management must play an active role in the change management. Automation, when done right, is a game changer for enterprises in improving customer experience and enhancing employee satisfaction.

Vision

To prioritize automation for enhanced efficiency, productivity and customer experience to improve business results and gain a competitive edge.

Automation is key to digital transformation and fostering innovation and long-term growth of an enterprise.

Strategy

Automation of business processes comes with several challenges, including integration with the existing systems, training the workforce and ensuring the security and privacy of the data. We recommend the following to effectively address these challenges:

- The objective of the automation initiative should be clearly defined so it serves as the North Star for all decisions.
- Post implementation, regular monitoring and usage tracking should be undertaken to evaluate the impact of automation.
- Low-code and no-code solutions should be considered to build and deploy automation quickly.
- Training the workforce is crucial to ensure wider acceptance of automation.
- There may be resistance from the workforce towards automation and the senior management must take measures to allay the fears of the employees.

- The security and the privacy of the customer as well as employee data must be ensured by following industry best practices.

CEO Interventions

- CEOs must listen to the priorities and pain points of all stakeholders across the organization, including sales, marketing and commerce, among others, to zero in on the right technology for automation.
- Right and regular communication with the employees will create an environment in which automation project is perceived positively and not something that will lead to job losses.
- There is a danger of being distracted by exciting but irrelevant features that a vendor may offer. A CEO must ensure that the stakeholders ignore such features and always keep the big picture in mind.



User Experience

Elevating Work and Customer Interactions

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The digital world demands a fundamentally different approach to customer experience. Limited attention spans coupled with the easy availability of options means that customer experience is crucial in helping businesses win and retain customers in the digital era. Thanks to the accelerated adoption of the digital way of life, a digital consumer is now highly evolved and is reluctant to accept a subpar experience or give a second chance to a brand. It is then critical for the organizations to ensure a best-in-class consumer experience every time a customer interacts with them.

According to McKinsey, improving customer experience can increase revenues by 2 to 7 percent and profitability by 1 to 2 percent. The digital natives demand seamless user experience, whether online or offline, making it imperative for businesses to reimagine their customer experience strategy. In addition, consumers now expect a personalized experience. About 80% of consumers say that the experience provided by the company is as necessary as its products and solutions, according to a recent study.

Customer experience is critical to building a competitive advantage and differentiating from other market players. It demands significant capital and time investments in technology infrastructure and people. More importantly, all the stakeholders should be on the same page and accordingly should pivot to ensure best-in-class customer experience. While a CEO must foster a culture of customer-centricity across the organization, they often struggle to break down the interdepartmental silos which can derail any

Technologies that can be used

- Low-code/No-code solutions for Quick development
- Analytics tools
- Chatbot
- Artificial Intelligence
- Internet of Things (IoT)
- UI/UX
- Augmented Reality (AR)
- Virtual Reality (VR)
- Customer Relationship Management platform
- Omni-channel listening tools
- Collaboration tools and platforms
- ITSM tools
- Objectives and Key Results (OKR) Platforms

customer experience initiative. Further, finding the right talent to spearhead their customer experience initiatives is challenging in a highly competitive talent market. In addition, next-generation customer experience combines operational and network data to create a highly personalized and relevant experience. The back end of different communication channels must be integrated at each step to deliver a consistently high-quality experience across the customer journey.



Customer experience is critical to building a competitive advantage and differentiating from other market players.

Vision

Enhancing customer experience across the lifecycle using cutting-edge technology solutions to grow the business and gain a competitive edge.

Strategy

We suggest revamping the existing assets, like people, data, and technology, to develop a more coordinated and simplified approach to customer experience. We recommend the following to achieve the same:

- Several departments, including operations, marketing, supply chain, sales, and technology, need to work together to rethink the customer journey and deliver a superior customer experience.
- Train the workforce in the latest technologies to respond promptly to evolving customer expectations.
- Use the latest technologies, like AI/ML and data analytics, to gain customer insights

- Ensure consistent and high-quality experience irrespective of the channel
- Provide a long-term commitment and regular investment of time and effort.

CEO Interventions

- CEOs must ensure that customer experience is at the top of the minds of all stakeholders, be it operations, supply chain, technology, sales, or service.
- A compelling digital experience can only be delivered with a deep understanding of customer wants and needs. Instead of focusing on the technology, the senior management should keep customer empathy at the core.
- CEO must define the customer experience initiative's accountability and allocate human and capital resources to ensure seamless delivery of the customer experience program.



Artificial Intelligence

Transforming Business Processes

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Artificial Intelligence (AI) has seamlessly woven itself into the very fabric of enterprise culture — it's far beyond a mere buzzword, Business leaders and CEOs stand united, echoing AI's exceptional business benefits — decisive advantages in informed decision-making, workforce empowerment, and overall organizational productivity. It helps provide sharp customer insights to the organizations to stay ahead of the curve.

CEOs know the vast potential concealed within their organizations' data empires. Yet, amid this AI euphoria, scaling AI has become a significant challenge for most organizations.

Key challenges include:

The critical challenge to effectively leverage AI and related implementations includes quality, quantity, and relevance of data and data trapped in silos. The specific challenges are:

- Lack of a clear data strategy
- Leveraging data usage across channels (B2C/B2E)
- Meeting customer expectations with timely data
- Integrated decision-making in connected enterprises
- Perpetual motion – moving from the Agile DevOps world to automation

According to a NASSCOM report titled, 'Riding the AI Wave: AI Platforms Transforming Business', five critical factors are pivotal for laying a strong foundation for success with AI platforms: Ensuring data readiness, selecting the appropriate platform, building AI teams and expertise, commencing with

Technologies that can be used

- AI/ML-enabled data management platform, powered by data consulting at enterprise level
- Data integration platform across channels, applications
- Development of AI/ML (including Generative AI) layer for data inferences, insights, and business decisions
- AI/ML-based listening platforms, inputting into Data integration platform and using data management platform for decision making.

small-scale initiatives and gradually scaling up, and nurturing innovation.

The CEO's role is important not only in identifying necessary changes and driving strategic technological investments but also in elevating the organization's digital quotient to facilitate a true AI transformation.

Vision

To nurture a digital-centric culture that is well-supported by strategic investments and AI/ML interventions to deliver exceptional business results.

Strategies

To address these challenges and help scale up AI initiatives, we propose the following steps:

AI-powered informed decision-making, workforce empowerment, and overall organizational productivity is helping organizations stay ahead of the curve.

- **Prepare a comprehensive data strategy:** Build an enterprise-level plan to identify key data elements related to customers, enterprise, employees, and personally identifiable information (PII). This strategy should establish governance, access, backup, and integration strategies to ensure data availability.
- **Robust data integration platform:** Have a data integration platform, and capture the data across the channels. Over data lakes, build a service layer powered by AI/ML layer to deliver the services specific to end users/stakeholders.
- **Real-time customer data aggregation:** Segregate of meta and transactional data. Strong AI/ML services layer (including Generative AI) to derive patterns, and analytics and link them to the strategy of the enterprise.
- **Holistic business and technology integration:** Connect the dots in the enterprise, where you address the business and technology integrations. Use the end-to-end data view, to arrive at business decisions by leveraging AI/ML solutions.
- **Investments in strategic tools:** Invest in tools (cloud, security, Development platforms), that the developer community can use, which are more automated, secure, and productivity-aligned.

CEO Interventions

- Create an organizational structure, which will drive AI/ML-based digital interventions.
- Invest in data office which will help in the execution of data strategy and governance along with partner ecosystem.
- Invest in digital awareness and training specifically covering AI/ML technologies, highlighting the benefits that it is going to deliver to the enterprise, customers, and employees.
- Invest in Proof of Concepts (POCs) and Proof of Values (POVs) for new digital interventions.

Security

Creating and Maintaining Digital Trust

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In today's digital age, the way people use and interact with technology is changing rapidly. Unsurprisingly, businesses are rapidly pouring investments into digital transformation (DX). Their goal? To meet the evolving preferences of users in interconnected ecosystems, constantly enhance their digital offerings, and strive to provide exceptional user experiences.

At the heart of this rapid growth lies digital trust. It builds confidence and reliance among users, including customers, employees, suppliers, and all technology users in any enterprise interaction. Establishing and nurturing digital trust is critical for any organization and its leadership today. It encourages users to confidently share information digitally and lays the foundation for long-lasting relationships.

Deloitte suggests five essential actions for CEOs to preserve digital trust within an organization:


Technology Interventions

- Encryption technologies
- Implement containerization strategies
- Security auditing software and compliance platforms
- Artificial intelligence and machine learning
- Security Information and Event Management (SIEM) systems
- Incident response and automation tools

- Define digital trust across various contexts in the enterprise.
- Cultivate a collective business mindset when managing digital trust.
- Stay informed about emerging technologies, their uses, risks, and opportunities, and educate the organization accordingly.
- Foster a culture that preserves digital trust through effective communication.
- Continuously measure the value of digital trust.

Yet, achieving this can be challenging. In today's hybrid environment, security threats like deep fakes, adversarial Machine Learning, Denial-of-Service (DoS) attacks, and automated phishing attacks are on the rise. A minor security breach is sufficient to impact an organization's trust and goodwill. This makes it crucial for organizational leadership to invest consistently in robust and customized security assessments, make timely and informed decisions regarding security budget allocation, and identify the most effective strategies and tools to measure the impact of these decisions.

Additionally, ensuring everyone in the organization is aligned with the need to follow essential security protocols and practices becomes highly challenging. It's strategically imperative for leadership to assess data threats and vulnerabilities across every business function and service line. This assessment ensures that their IT systems align with the latest regulatory and privacy mandates and use proactive tools to mitigate potential threats. The CEO and top leadership must lead the charge in building and sustaining digital trust to enhance the organization's resilience, stability, and credibility in a digitally driven business environment.



Top leadership must lead the charge in building and sustaining digital trust to enhance organizational resilience, stability, and credibility.

Key Challenges

The key challenges faced by CEOs and organizational leadership while maintaining digital trust are:

- Regulatory compliance
- Cyber risk quantification
- Legacy and outdated systems
- Cyber skills and finding the right partners
- Role-based awareness internally

Vision

Digital trust requires a security roadmap aligned with unique organizational needs while focusing on continuous risk assessment, compliance, and hiring talent.

Strategies

We recommend the following key strategies to create and maintain digital trust:

- Hire an expert, provide adequate funding, and monitor progress
- Assess, measure, and prioritize security initiatives

- Develop a plan for regular review of aging strategies, ensuring they remain effective
- Implement a comprehensive Compliance Model evaluation
- Drive awareness initiatives at all organizational levels

CEO Interventions

- Engage in consultancy drives and roadmap development
- Align security initiatives with business objectives
- Allocate a dedicated security budget
- Hire the right talent
- Reinforce the importance of cybersecurity awareness by promoting employee-wide education and training programs
- Monitor and report progress to the board of directors

Connected Devices

Fusing the Digital and Physical Realm

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Over the years, the Internet of Things (IoT) has moved from 'nice to have' to becoming a crucial part of business operations. According to NASSCOM's report, India's IoT market is likely to touch \$15 billion by 2025, with several industry verticals, including manufacturing and logistics, among others, in the midst of IoT-driven transformations.

The outbreak of the COVID-19 pandemic has catalyzed a significant increase in IoT initiatives as enterprises realized the utility of IoT in managing supply chains to bring down inventories, optimize costs, and improve asset utilization. Nearly half of the respondents (47%) in the global Inmarsat survey said that they have accelerated the deployment of IoT initiatives in response to the COVID-19 pandemic. The expanding 5G network is likely to provide a further impetus to IoT deployments.

A successful IoT deployment offers several benefits, including workforce optimization, improved customer experience, and cost savings because automation leads to reduced headcount, more informed decision-making and the possible development of new revenue streams. The vast data generated by IoT devices can be used to obtain insights to develop new services and solutions.

Even as IoT deployments continue to grow, IoT deployments still have a high failure rate. A Cisco study reveals that 74% of IoT projects are not successful. An IoT initiative faces several challenges, including:

- Security and data privacy concerns

Technologies (including Industry 4.0 solutions) that can be used

- Advanced data processing using AI/ML and data visualization tools
- Digital Twin
- Predictive maintenance to maximize asset utilization
- Edge computing for processing of data closer to where it is created
- Data Lake to store IoT data and use it to gain a historical perspective

- Lack of reliable connectivity
- Shortage of skills to implement and maintain IoT initiatives
- High implementation cost
- Lack of standardization
- Measuring Return on Investment (RoI)
- Increased complexity because of interoperability between networks and devices and incompatibility between different vendor solutions

With a well-defined plan, an organization can harness the benefits of IoT for improved operational efficiency, better management of assets, enhanced customer experience and be better positioned to leverage data-driven insights for quick and more informed decision-making.

Vision

To use IoT to gain new capabilities to bring down

A successful IoT deployment offers several benefits, including workforce optimization, improved customer experience, and cost savings.

operational costs, drive innovation, improve customer experience and enable improved decision-making.

Strategy

With a high failure rate, it is imperative to carefully plan and execute IoT initiatives so an organization is able to achieve greater efficiencies and new competencies. We recommend the following to ensure this:

- Business outcomes of the IoT initiatives must be well-defined as they will help in deciding on the technology and formulating the entire deployment plan.
- Right from inception, prioritize data security & privacy in the design (as in DevSecOps) to build trust with partners and customers.
- IoT initiative needs to be designed for scale from the beginning. It should have the flexibility to scale quickly without compromising network visibility and control.
- Processes must be put in place to regularly measure and monitor the progress of IoT initiatives.

CEO Interventions

CEOs play a pivotal role, along with their operational CXOs in Operations and IT, in driving this agenda across both strategy and operations management. Our expectation of a CEO covers the following roles:

- Oversee, alongside appropriate HR, to ensure clear, convergent, and complementary roles and outcomes between the OT and IT teams to prevent avoidable slippages.
- Guide using benchmarks drawn from the industry and its adjacent sectors to stay the course.
- Ensure an objective management review and have a feedback mechanism to make any necessary course corrections.
- Get convinced that adequate rigor is demonstrated to balance deployment and security by design.



Talent Management

Preparing for the Future Workforce

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In a continuously evolving business environment, talent has emerged as the key to unlocking an organization's growth, innovation, and productivity. People with specialized skills and competence can propel an organization to succeed in today's competitive market and help it sustain itself during uncertain times.

It is then crucial to not only attract the right talent but also to ensure their growth and to retain them for a longer period. The increasingly diversified and complex nature of today's workforce demands the active involvement of the organization's senior management to foster an inclusive and motivated workplace driven to realize the business goals.

In addition, most businesses are undergoing some transformation or are adopting new business models or change initiatives to remain competitive. Successful execution of such strategic initiatives requires the support of the right talent. As businesses look to reinvent and transform themselves for the ever-evolving environment, they must invest in nurturing talent by ensuring continuous upskilling and learning.

Unfortunately, the war for talent is only going to intensify in the coming few years. A recent Korn Ferry study says that by 2030, there will be a global human talent shortage of more than 85 million people. Further, the widening skills gap, the growing popularity of remote and hybrid working models, and the threat of Artificial Intelligence (AI) are transforming how businesses recruit and retain talent.

Technologies that can be used


- Artificial Intelligence (AI) and Machine Learning (ML) tools
- Augmented Reality (AR) and Virtual Reality (VR)
- Integration platforms and tools
- Collaboration and communication solutions
- Talent management platforms

Organizations that use the latest technologies are gaining a significant edge over companies that are yet to adopt innovative tech tools to attract and retain top talent. Technology-powered tools empower human resource teams not just to streamline and automate processes but also to gain crucial insights and ensure the effectiveness of the processes. They are particularly relevant to the senior management as they enable them to use real-time data to identify problem areas and accordingly take corrective measures.

Talent management tools and platforms are strategic tools to help organizations drive their business growth. They enable organizations to align business strategy with finding and retaining the right people to help them confidently advance towards their goals.

Vision

Deploy a talent management tool designed to



Technology-powered tools empower human resource teams not just to streamline and automate processes but also to gain crucial insights and ensure the effectiveness of the processes.

efficiently manage the entire employee lifecycle, improve workforce engagement and cultivate a culture of learning in an organization.

Strategy

An ideal talent management platform can not only expand the talent pipeline but also attract and retain people. We recommend the following:

- Opt for a talent management tool that covers the entire employee lifecycle. Apart from streamlining and automating the recruitment, onboarding, performance management, learning and retention, it should provide data to measure and improve talent outcomes.
- Create a well-defined strategy and processes to educate, train and upskill the existing workforce
- Talent management tools should help in instilling a culture of continuous learning and training in the organization
- Training of all the relevant teams should be conducted to ensure widespread usage of the talent management tools

- CEOs can also consider the use of gamification and simulation to boost talent management practices to motivate and ensure better engagement with employees

CEO Interventions

- The CEOs should spearhead the adoption of the latest technologies, including advanced analytics and AI-driven tools for discovering, engaging and retaining the right talent.
- Senior leadership must insist on periodic reviews of the implementation and usage of the latest technologies.
- The Talent Recruitment Team (HR), business and IT team should collaborate regularly and strategically to use and adopt the latest technologies in talent management.
- The CEOs must recognize and acknowledge the workforce's key achievements to motivate and retain people.

Sustainability

Zeroing in on Waste

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CEOs in India are increasingly acknowledging the importance of integrating Environmental, Social, and Governance (ESG) initiatives into their business strategies. Simultaneously, governmental bodies are enforcing policies on organizations to embrace sustainability initiatives. However, balancing long-term return on investment (ROI) with immediate benefits from these sustainability initiatives poses a key challenge for CEOs.

According to a recent KPMG survey, 34% of Indian CEOs affirm that ESG programs distinctly improve financial performance, marking a significant increase from the 32% reported in August 2021. Aligning with this perspective, a PricewaterhouseCoopers (PwC) survey underscores the growing prominence of ESG-related objectives among global investors. 81% of investors were willing to accept a maximum of a 1% reduction in returns to advance ESG objectives in alignment with both business interests and social benefits.

Evaluating the true impact of sustainability initiatives remains a persistent challenge. But technology can help. According to a BCG report, embracing a tech-centric approach can significantly aid companies. One notable advantage of this technology-driven mindset is the ability of organizations to chart a clear path for integrating new technologies, thereby accelerating the transition to sustainability by making it an intrinsic part of their core values.

Leveraging technology and data is emerging as a critical way to drive sustainability within enterprises and make a positive ESG impact.

Technologies that can be used

- AI and advanced analytics tools for efficient tracking, supply chain monitoring, and measuring carbon footprints
- Robotic Process Automation (RPA) and Document Management Systems to automate and streamline processes.
- Cloud, IoT, and blockchain to track environmental and societal impacts across organizations and improve overall decisions
- Digital apps and channels to expand reach and scale

Technologies such as AI and ML facilitate identifying inefficiencies, collecting and analyzing data, minimizing waste, demand forecasting, and rigorously tracking sustainability progress.

Nonetheless, integrating sustainability through technology presents CEOs with unique challenges. The capital-intensive nature of implementing new technologies needs careful evaluation of upfront costs, mainly when sustainability initiatives may show an extended return on investment (ROI). For CEOs, selecting tech solutions that can balance immediate needs with strategic ESG initiatives that demonstrate scalability and relevance for their unique ESG goals is essential.



Leveraging technology and data is emerging as a critical way to drive sustainability within enterprises and make a positive ESG impact.

Vision

To drive sustainability with strong tech interventions and mindset across the organization.

Strategy

To effectively tackle these challenges, we propose the following actions:

- Develop a focused ESG strategy with clear budget allocations and risks.
- Transition from on-premises to cloud-based solutions.
- Find alternatives to high power consumption resources
- Leverage AI and data analytics for better decision-making and reliable carbon footprint assessments
- Invest in necessary skills and knowledge to drive ESG initiatives
- Educate stakeholders and users about sustainability goals and introduce reward-based interventions

CEO Interventions

- Invest in technologies such as AI and data analytics to track sustainability efforts
- Encourage new tool deployments for IT teams for resource optimization
- Establish a robust data management strategy to effectively collect, analyze, and report sustainability metrics.
- Integrate sustainability objectives into the organization's IT strategy.
- Define KPIs related to sustainability and track progress through AI/ML tools
- Partner with sustainability officers and teams to align IT strategies with the wider sustainability agenda
- Regularly share best practices on sustainable solutions with employees

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FUTURE OF BUSINESS

The 'Future of Business' is a strategic technology advisory document prepared to provide Indian CEOs with concise strategic technology vision and actionable insights that can be used to effectively formulate and execute their digitization strategy to prepare the organization for the future.

The book is divided into 12 chapters, each dealing with a business priority area where technology can bring about significant transformational change. The book goes beyond vision statements and provides practical advice on how to lead the change.

Authored by leading CIOs from top Indian enterprises, who not only possess a deep understanding of technology but are also acquainted with the practical realities of Indian organizations, this book serves as a valuable practical guide for CEOs.

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